Home Loan Referral Source Program.

Rewarding you and your customers.

Relationships are everything

You work hard to ensure your customers receive the best levels of service and expert advice. So when it's time for them to look at their home loan options, wouldn't it be nice to know that the expert service continues?

Not only that, but your genuine interest in your customers' needs can be rewarded along the way.



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Is your business eligible for the Referral Source Program?

To qualify as a referral source, your business must operate within an industry that supports mortgage lending distribution, be a member of a recognised professional body, and, where applicable, hold a relevant operating licence.

Acceptable referral sources include:

- Accountants
- Solicitors
- Lawyers
- Conveyancers
- Real Estate Agents
- Financial Planners



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The Commonwealth Bank Referral Source Program

The Referral Source Program is an initiative developed by us, that rewards Commonwealth Bank accredited referral sources for referring successfully funded home loans to the Commonwealth Bank.

It's a positive reflection on your business.

- Your customers receive a referral from someone they know and trust.
- You're adding value to your customers, strengthening your relationships.
- You have the peace of mind of knowing you're referring your customers to Australia's leading provider of integrated financial services.
- You're receiving commission for successfully funded referrals, helping your business income.
- Paid Referral Sources receive commission for successfully funded referrals, helping your business income.
- Non-paid referrals Sources specifically request not to receive a payment.



Helping your customers sort through the clutter

There are hundreds of home loans out there, with countless features. Variable, fixed, offset, redraw, honeymoon rates, no fee... the list goes on. Some of your customers like to spend the time and effort sourcing lenders themselves. Others use brokers. Many would like a referral for a lender from professionals they know and trust.

Professionals like you.

So give your customers an advantage by referring them to the most recognised brand in the financial services industry.

A closer look at the application process

What you need to do:

- Sign a 'Referral Source Application' form.
- Make sure you're registered for GST.
- Provide an Australian Business Number (ABN).
- Sign a 'Referral Source Agreement'.

What we will then do:

- Arrange company, firm and other searches as required.
- Provide you with a 'Referral Source Agreement' for signing.
- Provide you with a 'Referral Source Number'.
- Provide you with an electronic link to refer your customer details to the Bank online.

The Commonwealth Bank advantage.

A referral to the Commonwealth Bank is of real value to your customer.

Here's why:

- The Commonwealth Bank group is Australia's largest home lender.
- We're proud to excel in customer service.
- We're determined to offer strength in uncertain times.
- We've got Australia's largest branch network.
- We're Australia's most convenient Bank including a 24 hour Australian call centre.
- Your customers benefit from direct support with a local Lender.

It's easy to refer a customer.

If you identify a customer looking for a home loan, the referral process is quick and easy.

- Explain your relationship with the Bank as a referral source, noting that you're not permitted to provide any specific home loan product assistance.
- Obtain the consumer's consent to their name and contact details being given to the Bank.
- Provide the customer with the Bank's privacy notice
- Inform the customer of the financial benefit(s) that you may receive from the referral where they take out a loan with Commonwealth Bank, including that the Referral Fee you receive is calculated as a percentage of the total funded loan amounts and the current amount of that percentage.
- Inform the customer they are not required to pay you, or any other person, a fee in relation to this referral.
- Complete the Online Customer referral form provided to you by the Bank within 5 days of identifying the opportunity.

We will then:

- Contact your customer within 24 hours.
- Confirm with customer you have provided the required disclosures.
- Take their application and assess it according to the Bank's standard application process.
- Process successful loans through to funding.



We look forward to rewarding you.

Important information: This information is current as at 1st August 2025 and is subject to change. Commonwealth Bank of Australia ABN 48 123 123 124. AFSL and Australian credit licence 234945. Applications to be a referral source and all client applications for home loans are subject to assessment and approval.

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